



## Consumer Affairs and Business Regulation

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## Baker - Polito Administration Awards \$1.05 Million In Foreclosure Education & First-Time Homebuyer Counseling Grants

**Boston, MA** (May 31, 2017) – Today the Baker-Polito Administration awarded \$1.05 million in grants to fund first-time homeownership counseling programs and foreclosure prevention education centers throughout the Commonwealth. Twenty awards were made to 11 foreclosure prevention regional centers and nine consumer counseling organizations.

"We are committed to making communities across Massachusetts stronger, and these educational opportunities are an important tool for helping families stay in their homes and supporting those looking to buy their first," said **Governor Charlie Baker**. "While the decline in foreclosures over the last few years is promising, these organizations have an important role to play in supporting Massachusetts families across the Commonwealth."

"First-time homeowner workshops provide families looking to put down roots in our communities an important resource, and foreclosure counseling programs can help keep them there when times are hard," said **Lieutenant Governor Karyn Polito**. "These programs are helping families navigate the home purchasing or foreclosure processes and supporting municipalities addressing housing issues across the state."

Chapter 206 grants assist homeowners who are often experiencing some type of financial hardship caused by either a loss of or reduction in income or a medical issue as well as prospective homebuyers who are determining if homeownership is right for them. The Division of Banks administers funding of these grants with fees associated with the licensing of mortgage loan originators. Funded organizations served over 7,700 Massachusetts consumers and homeowners in 2016. Approximately 80 percent of consumers receiving Chapter 206-related foreclosure counseling are able to successfully remain in their homes.

"A home is the largest purchase most residents will ever make," said **Jay Ash, Secretary of the Executive Office of Housing and Economic Development**. "There are a wealth of resources available for homeowners and first-time homebuyers to help ensure residents can not only achieve homeownership, but also sustain it."

"Making education and counseling services available to consumers is critical to maintaining a healthy marketplace for lending and borrowing," said **Consumer Affairs Undersecretary John Chapman**. "Consumers who are faced with making some of the most important decisions in their lives should know that they have additional rights when purchasing a home or facing foreclosure."

"For the ninth consecutive year, we have been able to provide funding to these organizations offering foreclosure and homeownership education. Foreclosure counseling and homeownership education are vital services for consumers throughout the Commonwealth," said **Commissioner of Banks Terence McGinnis**.

Since the inception of the grant program in 2008, the Division has awarded more than \$10 million to organizations that have been able to assist over 37,000 consumers thanks to these grants. The following organizations are receiving Chapter 206 grant awards for 2017:

Regional Foreclosure Education Centers	Geographic Area Served	2017 Award
City of Boston Department of Neighborhood Development	Boston and vicinity	\$90,321.43
Dorchester Bay Economic Development Corporation	Dorchester, Mattapan, Southwest Boston	\$64,424.39
Housing Alliance Project, Inc. (HAP Housing)	Springfield, Berkshire and Hampden Counties	\$101,117.20
Homeowner Options for Massachusetts Elders (H.O.M.E.)	Statewide	\$67,907.09
Home Preservation Coalition of the Merrimack Valley	Merrimack Valley	\$86,521.28

Housing Assistance Corporation	Cape Cod	\$28,474.49
Neighborhood of Affordable Housing, Inc. (N.O.A.H.)	Boston and North Shore	\$66,815.56
NeighborWorks Southern Mass.	Brockton, New Bedford, and Southeast Massachusetts	\$94,686.26
Oak Hill Community Development Corporation/NeighborWorks Home Ownership Center of Central Massachusetts	Worcester	\$98,610.08
South Middlesex Opportunity Council, Inc. (SMOC)	Framingham	\$33,217.04
Urban Edge Housing Corporation	Roxbury, Hyde Park, Roslindale, Mattapan	\$55,405.18
<b>Total:</b>		<b>\$787,500</b>
<b>Consumer Counseling Organizations</b>	<b>Geographic Area Served</b>	<b>2017 Award</b>
ACT Lawrence, Inc.	Lawrence	\$53,996.69
Allston Brighton Community Development Corporation	Allston and Brighton	\$13,634.83
Catholic Social Services of Fall River, Inc.	Fall River and New Bedford	\$89,259.95
Ecumenical Social Action Committee, Inc. (ESAC)	Boston and Eastern MA	\$13,234.48
Gloucester Housing Authority	Cape Ann	\$13,533.91
Lawrence Community Works, Inc. (LCW)	Lawrence	\$31,431.90
Merrimack Valley Housing Partnership, Inc.	Lowell	\$15,404.94
Quincy Community Action Programs, Inc. (QCAP)	Greater Quincy, Weymouth, Braintree, Milton, Randolph	\$15,343.73
Valley Community Development Corporation	Northampton	\$16,659.57
<b>Total:</b>		<b>\$262,500</b>

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